



PCN REFERRAL		
	Source	Data
Service Loan Number	N/A	
Bankruptcy Chapter	BNK1/Chap	Chapter 13
Bankruptcy Filing Date	BNK1/Filing Dt	11/6/2014
Bankruptcy Case #	BNK1/Bankruptcy Case #	14-70784
AITNO/Beneficiary Name/Movant/Plaintiff	Data Warehouse	Embrace Home Loans, Inc.
Borrower's Name	DLQ1/C/S	ARLENE LESTER
Borrower's last 4 digits of SS#	MAS1/IRS1/SSN/TAXID/MTGR	
Co-borrower's Name	DLQ1/C/D	N/A
Co-borrower's last 4 digits of SS#	MAS1/IRS1/SSN/TAXID/COMTGR	N/A
Property Address	DLQ1/ASSUM/P:	278 PLUMMER RD SIDMAN, PA, 15955
Is this property the borrower's primary residence?	Y/N	Y
Name and Address for Notices	N/A	RoundPoint Mortgage Servicing Corporation 5016 Parkway Plaza Blvd.; Suite 200 Charlotte, NC 28217 (877) 426-8805
Name and Address for Payments	N/A	RoundPoint Mortgage Servicing Corporation PO Box 19409 Charlotte, NC 28219-9409
Is Borrower Repeat Filer?	Y/N	N
Attorney to Review for Potential Filing Abuse?	Y, N, N/A	N

  

Referral Package		
	Source	Data
Escrow Analysis	DocVelocity	Uploaded
Rate Change Letter	DocVelocity	N/A
ANA1 Screenshot	MSP/LPS	Uploaded

PCH2/HPMT Screenshot	MSP/LPS	Uploaded
Comments/ Findings	All	

Please find enclosed referral package for **PAYMENT CHANGE NOTICE**. Acknowledge the receipt within 24 hours. Review provided package and request all additional information needed within 72 hours from the receipt.

**\*\*\*PLEASE UPLOAD YOUR INVOICE FOR THIS SERVICE AS NON-RECOVERABLE\*\*\***

**\*\*\*Note: Please do not file with court until a draft is reviewed and approved by RoundPoint. Please upload the draft to the applicable process within LoanSphere (Signature Required or Document Validation).\*\*\***

12/18/17

Analysis Date:

Loan Number:

Mortgagor Name:

ARLENE E LESTER

Customer Service:

800-224-7106

Fax:

877-776-1112

Online Account Access: [www.embraceloanservicing.com](http://www.embraceloanservicing.com)

ARLENE E LESTER  
LESTER  
C/O KENETH SEITZ ATTORNEY  
PO BOX 211  
LIGONIER PA 15658

RoundPoint Mortgage Servicing Corporation, on behalf of Embrace Home Loans (RoundPoint) reviews your escrow account annually to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay escrowed items including property taxes, mortgage insurance and homeowner's insurance premiums.

**The amount of your new monthly payment starting March 01, 2018:**

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$309.14	\$309.14	\$0.00
Escrow	135.27	161.52	26.25
Shortage/Surplus	0.00	179.82	179.82
<b>Total Payment</b>	<b>\$444.41</b>	<b>\$650.48</b>	<b>\$206.07</b>

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled for submission in March to reflect the new payment listed above. If you are currently set up on ACH draft with RoundPoint, this new amount will automatically take effect with your March draft.

The amount we collect each month to be held in your escrow account may change based on increases or decreases to your escrowed items including property taxes, mortgage insurance and homeowner's insurance premiums. The information below compares the amounts RoundPoint expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid	Difference
CITY/VILL TA	N/A	\$391.95	\$391.95
FLOOD INS	N/A	\$694.00	\$694.00
HAZARD INS	N/A	\$665.52	\$665.52
SCHOOL TAX	N/A	\$186.80	\$186.80
<b>Total Annual Escrow Payments</b>	<b>\$1,623.24</b>	<b>\$1,938.27</b>	<b>\$315.03</b>
<b>Monthly Escrow Payments</b>	<b>\$135.27</b>	<b>\$161.52</b>	<b>\$26.25</b>

According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$323.04 in April. This means you have a shortage of \$2,157.79 in your escrow account.

NOTE: A(n) 2 month cushion was used to determine the minimum required balance.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
-\$1,834.75	\$323.04	(\$2,157.79)

Please write your loan number on your check and mail this portion with your payment.



Loan Number: [REDACTED]  
Name: ARLENE E LESTER

Shortage Amount: \$2,157.79

RoundPoint Mortgage Servicing Corporation, on  
behalf of Embrace Home Loans  
P.O. Box 674150, Dallas, TX 75267-4150

**ESCROW SHORTAGE COUPON**

**You have the following options to repay your Escrow Shortage:**

- Repay the Escrow Shortage Monthly** – The total shortage has been divided over 12 months and \$179.82 will automatically be added to your monthly payment beginning March 01, 2018.
- Repay the Escrow Shortage in Full** – Please submit a check in the amount of \$2,157.79 along with this coupon to the address listed. Your new monthly payment will be \$470.66 once the full escrow shortage is paid in full.

Amount Enclosed \$ \_\_\_\_\_

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Total Balance	Minimum Required	Difference
	Beginning Balance			-\$1,071.84		
March	FLOOD INS	161.52	694.00	-1,604.32	323.04	-1,927.36
April	CITY/VILL TA	161.52	391.95	-1,834.75	323.04	-2,157.79 **
May		161.52	0.00	-1,673.23	323.04	-1,996.27
June		161.52	0.00	-1,511.71	323.04	-1,834.75
July		161.52	0.00	-1,350.19	323.04	-1,673.23
August	SCHOOL TAX	161.52	186.80	-1,375.47	323.04	-1,698.51
September		161.52	0.00	-1,213.95	323.04	-1,536.99
October		161.52	0.00	-1,052.43	323.04	-1,375.47
November		161.52	0.00	-890.91	323.04	-1,213.95
December		161.52	0.00	-729.39	323.04	-1,052.43
January		161.52	0.00	-567.87	323.04	-890.91
February	HAZARD INS	161.52	665.52	-1,071.87	323.04	-1,394.91

\*\*Low Balance used to determine escrow shortage or surplus. The Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, state law and your mortgage documents, and may include a cushion of up to 1/6th of the scheduled escrowed disbursements. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase, and may be used to pay escrow advances.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments		Disbursements		Total Balance
		Estimate	Actual	Estimate	Actual	
	Beginning Balance					-\$845.26
March	CITY/VILL TA	0.00	135.27 *	0.00	396.08 *	-1,106.07
April	FLOOD INS	0.00	135.27 *	0.00	1,124.00 *	-2,094.80
May		0.00	18.12 *	0.00	0.00	-2,076.68
June		0.00	106.77 *	0.00	0.00	-1,969.91
July	SCHOOL TAX	0.00	0.00	0.00	186.65 *	-2,156.56
November		0.00	171.49 *	0.00	0.00	-1,985.07
December		0.00	405.81 *	0.00	0.00	-1,579.26
February	HAZARD INS	0.00	135.27 *	0.00	665.52 *	-2,109.51
February	FLOOD INS	0.00	0.00	0.00	694.00 *	-2,803.51
March	CITY/VILL TA	0.00	270.54 *	0.00	391.95 *	-2,924.92
April		0.00	405.81 *	0.00	0.00	-2,519.11
June		0.00	135.27 *	0.00	0.00	-2,383.84
August	SCHOOL TAX	0.00	0.00	0.00	186.80 *	-2,570.64
October		0.00	1,082.16 *	0.00	0.00	-1,488.48
December		0.00	811.62 E	0.00	0.00 E	-676.86
January		0.00	135.27 E	0.00	0.00 E	-541.59
February	HAZARD INS	0.00	135.27 E	0.00	665.52 E	-1,071.84

An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

RoundPoint appreciates your business. If you have questions regarding this statement or if we can be of further assistance please call us at 800-224-7106. Our offices are open Monday through Friday from 8:00 a.m. until 9:00 p.m. and Saturday from 10:00 a.m. until 3:00 p.m. Eastern Time.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

Embrace Home Loans  
c/o RoundPoint Mortgage Servicing Corporation  
P.O. Box 19124, Charlotte, NC 28219-0229

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

Notice to Customers: RoundPoint may report information about your other defaults on your account may be reflected in your credit report.

FOR TEXAS RESIDENTS: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).

FOR COLORADO RESIDENTS: RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020 Phone: 303-920-4763

FOR NORTH CAROLINA RESIDENTS: RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217. North Carolina Collection Agency permit no. 102965.



LENDING PORTAL

Task Tracking-Contents Director x

ANA1/TRIA - Region P2 Task Search

Client 596 Loan No. [REDACTED] Retrieve

UpdatePaymentInterest USOAUpdate VODFigures VOM Workstation Principal Bal SAF1 WOTS P09 PL05 SER1 TSK1 POC1  
MAS1UAD02 MAS1INV1 MAS1PYT1 MAS1NOT1 REQ1 DLQ1 SER2 TSK2 MAS1AQN1 MAS1RS1 DOCH BNK1  
PCH2HPMT FEE1 BNKC ANA1 DOCH Extractor v0.4

Mini Miranda [Icons]

Screen: ANA1 Window: TRIA Go

02/18 ESCROW ANALYSIS DEFAULT 01/08/18 13:50:51  
AE LESTER DUE 09/17 F.H.A. MTH MAN 0 BRANCH  
278 PLUMMER RD, SIDMAN PA 15955 LAST ANA 12/18/17 GROUP A

* TRIAL *												
TYP	SQ	EXPENSE	ITEM	DUE	TM	PRESENT	EST	NEXT	DISB	NEW	DEP	
313	01	CITY/VILL	TA	04-18	12	28.88	00	391.95	32.66	INIT	ESC	ST
318	01	SCHOOL	TAX	08-18	12	15.68	00	186.80	15.57	DATE	CODE	
351		HAZARD	INS	02-19	12	90.71	00	683.52	56.96	MM/DD/YY		
352		FLOOD	INS	03-18	12		00	694.00	57.83			
SHORTAGE ADJ				12			00	2175.79	181.32			
P&I				309.14		COMP	DATE 03/19		ESCROW BAL	1,089.84		
ESCROW PMT				163.02			27.75					
+ SHORTAGE				181.32		12	MOS		- REQUIRED	1,085.95		
REP RES				.00								
A&H				.00		ESTIMATE	(N/P/R)	I = SHORTAGE	2,175.79			
LIFE				.00		LATE CHG	(C/F/N/Y)	N SHORTAGE (L/S)	S MO			
MISC + BSC				.00		ANALYSIS	TYP (I/C/L)	C DLQ OVG (L/R/S)	L MO			
TOTAL PMT				653.48		209.07		MIN BAL ALLOWED	2.0000			

\* ADDITIONAL MESSAGES \*

--SPOC-- PLS-CLIENT 002 LOAN  
PONREF: PREP REFERRAL PACKAGE AND REFER PCN TO BK COUNSEL  
ACTIVE CH 13 BANKRUPTCY LOSS MIT IND = 6

TRIA [REDACTED] an [REDACTED] 0 : 1,7

LENDING PORTAL

Task Tracking-Contents Director x

PCH2/HPMT - Region PR Task Search

Client 596 Loan No [REDACTED] Retrieve

UpdatePaymentInterest USOAUpdate VODFigures VOM Workstation Principal Bal SAF1 WOTS P09 PL05 SER1 TSK1 POC1  
 MAS1/AD02 MAS1/INV1 MAS1/PYT1 MAS1/NOT1 REQ1 DLQ1 SER2 TSK2 MAS1/AQN1 MAS1/RS1 DOCH BNK1  
 PCH2/HPMT FEE1 BNKC ANA1 DOCH Extractor v0.4

Screen: PCH2 Window: HPMT Go

HPMT 09/01/17 PAYMENT CHANGE MAINTENANCE 01/08/18 13:50:57

AE LESTER 1ST PMT 02/01/13 INV GD2/459 TYPE F.H.A. MAN 0  
 CUR PMT 09/01/17 PB 32,342.12 IR 3.50000 GRP JRI

-----\* HISTORY OF PAYMENTS \*

PMT DT	09/01/17	03/01/18	03/01/19
IR	3.50000	3.50000	3.50000
P&I	309.14	309.14	309.14
COUNTY	0.00	0.00	0.00
CITY	28.88	32.66	32.66
HAZARD	90.71	113.29	113.29
MI	0.00	0.00	0.00
LIEN	15.68	15.57	15.57
OS	0.00	179.82	0.00
MISC	0.00	0.00	0.00
A&H	0.00	0.00	0.00
LIFE	0.00	0.00	0.00
REPL	0.00	0.00	0.00
HUD	0.00	0.00	0.00
2 P&I	0.00	0.00	0.00
NET	444.41	650.48	470.66
PAYMNT			
CHANGE			
REASON			

100%